

STATE OF MICHIGAN
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION

Before the Commissioner of the Office of Financial and Insurance Regulation

In the matter of:

Stephen Paul Harris

Enforcement Case No. 10-11104

Respondent
_____ /

Issued and entered
on March 9~~th~~ 2011
By Stephen R. Hilker,
Chief Deputy Commissioner

FINAL ORDER TO CEASE AND DESIST

I.

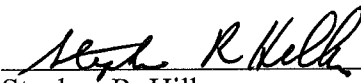
FINDINGS OF FACT

1. On January 18, 2011, pursuant to MCL 445.1662, the Chief Deputy Commissioner of the Office of Financial and Insurance Regulation ("OFIR") issued to Stephen Paul Harris ("Respondent"), an Order to Cease and Desist, Assessment of a Civil Fine, and Notice of Opportunity for Hearing (Order).
2. The Order contained allegations that Respondent had violated the Mortgage Brokers, Lenders, and Servicers Licensing Act, 1987 PA 173, as amended, MCL 445.1651 *et seq.* (Act).
3. The Order alleged that Respondent engaged in residential mortgage loan officer activity without the requisite registration. Specifically, OFIR staff found that, on or after April 1, 2009, Respondent acted as a loan officer in connection with the origination of at least one residential mortgage loan.
4. Respondent was ordered to immediately cease and desist from violating the Act and ordered to pay a \$250.00 civil fine within 45 days of the Order.
5. The Order further advised Respondent of the opportunity to request a hearing concerning the Order not more than 30 days after the effective date of the Order.
6. Respondent failed to request a hearing.

**II.
ORDER**

NOW THEREFORE, based upon the findings of fact set forth above, it us hereby ORDERED that:

1. Respondent shall immediately cease and desist from engaging in any activity that requires a license or registration under the Act without first obtaining a license or registration from the Commissioner of OFIR.
2. Respondent shall immediately pay a Two Hundred and Fifty Dollar, (\$250.00) civil fine in the form of a certified check or money order payable to the State of Michigan.



Stephen R. Hilker,
Chief Deputy Commissioner